

Certificate Number: 03621-PAE-DE-029594685

Bankruptcy Case Number: 12-11052



03621-PAE-DE-029594685

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 17, 2017, at 10:28 o'clock PM EDT, James T Maines completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 18, 2017 By: /s/David Benavides

Name: David Benavides

Title: Credit Counselor